

Information to identify the case:

Debtor 1	Joseph Maguire	Social Security number or ITIN	xxx-xx-0976
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-34266-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph Maguire

4/12/23

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joseph Maguire
Debtor

Case No. 17-34266-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Apr 12, 2023

Form ID: 3180W

Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2023:

Recip ID	Recipient Name and Address
db	+ Joseph Maguire, 34 Congress Road, Pine Hill, NJ 08021-6563
lm	+ Roundpoint Mortgage Servicing Corporation, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918
518856157	+ Ally Financial, Law Offices of John R. Morton, Jr., 110 Marter Ave., Suite 301, Moorestown, NJ 08057-3124
517308144	+ Camden County MUA, 1645 Ferry Ave, Camden, NJ 08104-1311
517206985	Camden County Municipal Utilities Author, Regional Sewer Service, P.O. Box 1105, Bellmawr, NJ 08099-5105
518679144	+ First Guaranty Mortgage Corporation, RoundPoint Mortgage Servicing Corp., 5016 Parkway Plaza Blvd., Suite 200, Charlotte, NC 28217-1930
517206990	+ South Jersey Gas, 1 South Jersey Plaza, Folsom, NJ 08037-9100
517206991	+ State of New Jersey Department of, Labor and Workforce Development, 1 John Fitch Plaza, Trenton, NJ 08611-1760

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 12 2023 20:30:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 12 2023 20:30:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517238007	Email/Text: ebnbankruptcy@ahm.honda.com	Apr 12 2023 20:31:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
517206987	Email/Text: ebnbankruptcy@ahm.honda.com	Apr 12 2023 20:31:00	Honda Financial Services, American Honda Finance Corp., P.O. Box 7829, Philadelphia, PA 19101-7829
517206983	EDI: URSI.COM	Apr 13 2023 00:21:00	Alltran Financial, LP, PO BOX 722929, Houston, TX 77272-2929
517251430	EDI: GMACFS.COM	Apr 13 2023 00:21:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
517206984	+ EDI: GMACFS.COM	Apr 13 2023 00:21:00	Ally Financial, P.O. Box 57611, Jacksonville, FL 32241-7611
517234821	Email/Text: bankruptcy@pepcoholdings.com	Apr 12 2023 20:30:00	Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
517206986	+ EDI: CAPITALONE.COM	Apr 13 2023 00:21:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
517581252	Email/Text: flyersprod.inbound@axisai.com	Apr 12 2023 20:30:00	First Guaranty Mortgage Corporation, c/o Rushmore Loan Management Services, P.O. Box

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User: admin

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517581253	+ Email/Text: flyersprod.inbound@axisai.com	52708, Irvine, CA 92619-2708
	Apr 12 2023 20:30:00	First Guaranty Mortgage Corporation, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708, First Guaranty Mortgage Corporation, c/o Rushmore Loan Management Services 92619-2708
517206988	EDI: PRA.COM	Apr 13 2023 00:21:00
		Portfolio Recovery Associates, 140 Corporate Blvd., Norfolk, VA 23502
517258820	EDI: PRA.COM	Apr 13 2023 00:21:00
		Portfolio Recovery Associates, LLC, C/O capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
517268745	EDI: PRA.COM	Apr 13 2023 00:21:00
		Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517324637	^ MEBN	Apr 13 2023 12:56:21
		RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd, Suite 200, Charlotte, NC 28217 Charlotte, NC 28219- 28217-1930
TOTAL: 15		

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
aty	##+	KML Law Group PC, 216 Haddon Ave, Suite 406, Westmont, NJ 08108-2812
517206989	##	Roundpoint, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918

TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2023 at the address(es) listed below:

Name	Email Address
Andrew Finberg	on behalf of Debtor Joseph Maguire trustee@sjbankruptcylaw.com J117@ecfcbis.com;jaimie@sjbankruptcylaw.com
Andrew B. Finberg	on behalf of Debtor Joseph Maguire andy@sjbankruptcylaw.com abfecf@gmail.com;finbergar39848@notify.bestcase.com
Brian E Caine	on behalf of Creditor First Guaranty Mortgage Corporation bcaine@parkermccay.com BKcourtntices@parkermccay.com
Denise E. Carlon	on behalf of Creditor First Guaranty Mortgage Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com

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Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

John R. Morton, Jr.

on behalf of Creditor Ally Financial ecfmail@mortoncraig.com mortoncraigecf@gmail.com

Joni L. Gray

on behalf of Debtor Joseph Maguire joni@sjbankruptcylaw.com jgrayecf@gmail.com; grayjr39848@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9